

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:	:	
	:	Case No.: 5:21-bk-02442-MJC
Mark Joseph Kosek AKA Mark J. Kosek, AKA Mark Kosek	:	Chapter 13
Carol Lyn Kosek AKA Carol Lynn Kosek, AKA Carol L. Kosek, AKA Carol Kosek	:	Judge Mark J. Conway
Debtor(s)	:	* * * * *
	:	
PNC Bank National Association	:	
Movant	:	
	:	
v	:	
	:	
Mark Joseph Kosek AKA Mark J. Kosek, AKA Mark Kosek	:	
Carol Lyn Kosek AKA Carol Lynn Kosek, AKA Carol L. Kosek, AKA Carol Kosek	:	
Jack N Zaharopoulos, Trustee	:	
Respondents	:	

**OBJECTION OF PNC BANK NATIONAL ASSOCIATION TO CONFIRMATION OF
THE PLAN (DOCKET NUMBER 7)**

PNC Bank National Association ("Creditor") by and through its undersigned counsel, objects to the confirmation of the currently proposed Chapter 13 Plan ("Plan") filed by Mark Joseph Kosek AKA Mark J. Kosek, AKA Mark Kosek and Carol Lyn Kosek AKA Carol Lynn Kosek, AKA Carol L. Kosek, AKA Carol Kosek (collectively, "Debtor") as follows:

1. Creditor has filed Proof of Claim number 13 in the amount of \$29,908.07 for loan ending in 2467.
2. The claim was filed as an unsecured claim.
3. Debtor's Plan appears to list Creditor in section 2.E, which is limited to secured claims, and seeks to cram down Creditor's claim to a value of \$0.00.

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4. Creditor requests that the Plan be amended to ensure that Creditor's unsecured claim is correctly categorized under section 4.A and paid among specially classified unsecured claims.

WHEREFORE, Creditor respectfully requests that the Court deny the confirmation of the Debtor's currently proposed Plan.

Respectfully submitted,

/s/Alyk L. Oflazian

Alyk L. Oflazian, Esquire (312912)

Adam B. Hall (323867)

Manley Deas Kochalski LLC

P.O. Box 165028

Columbus, OH 43216-5028

Telephone: 614-220-5611

Fax: 614-627-8181

Attorneys for Creditor

The case attorney for this file is Alyk L. Oflazian.

Contact email is

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Debtor(s)	:	* * * * *
	:	
PNC Bank National Association	:	
Movant	:	
	:	
v	:	
	:	
Mark Joseph Kosek AKA Mark J. Kosek, AKA Mark Kosek	:	
Carol Lyn Kosek AKA Carol Lynn Kosek, AKA Carol L. Kosek, AKA Carol Kosek	:	
Jack N Zaharopoulos, Trustee	:	
Respondents	:	

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing Objection of PNC Bank National Association to the Confirmation of the Original Plan was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Jack N Zaharopoulos, Chapter 13 Trustee, Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036, info@pamd13trustee.com

Tullio DeLuca, Attorney for Mark Joseph Kosek and Carol Lyn Kosek, 381 N. 9th Avenue, Scranton, PA 18504, tullio.deluca@verizon.net

The below listed parties were served via regular U.S. Mail, postage prepaid, on January ²⁵____, 2022:

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Mark Joseph Kosek AKA Mark J. Kosek, AKA Mark Kosek and Carol Lyn Kosek AKA Carol Lynn Kosek, AKA Carol L. Kosek, AKA Carol Kosek, 18 Casey Ave., Old Forge, PA 18518

Lackawanna County Tax Claim Bureau, Lackawanna County Government Ctr, 123 Wyoming Ave, Suite 247, Scranton, PA 18503

DATE: 1/25/2022

/s/Alyk L. Oflazian

Alyk L. Oflazian, Esquire (312912)
Adam B. Hall (323867)
Manley Deas Kochalski LLC
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Telephone: 614-220-5611
Fax: 614-627-8181
Attorneys for Creditor
The case attorney for this file is Alyk L. Oflazian.
Contact email is
ALOflazian@manleydeas.com

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